

**REMARKS**

Claims 1-30 and 38-50 were examined and rejected in this case. Claims 1-18, 20-25, 27-30, 38, 43-47, 49 and 50 are being amended. Reconsideration of the application is respectfully requested.

Before addressing the rejections, a brief review of Applicant's invention is helpful. Applicant's invention is directed at a system and method for maintaining a central site, i.e., a server, which stores downloadable connection information, downloadable interface information and downloadable configuration information. An authorized user can access the server from any remote site having a browser, and can request a connection to an available service. The central site downloads corresponding Downloadable code to enable the remote site to identify and establish a connection to and to communicate with the service. The location of the service need not be known by the user or the remote site. The interface to the service need not be previously loaded onto the remote site. The user need not port any software or service addresses. The central site can also download configuration data to configure the remote client so that the remote site can be configured to look and feel in a user-preferred way.

**35 USC § 103 Rejection over Weber**

In paragraphs 3 and 4, the Examiner rejected claims 1-30 and 38-50 under 35 USC § 103(a) as unpatentable over Weber. Claims 1, 15, 29, 38 and 44, as amended, similarly claim "receiving selection of a service identifier," "receiving Downloadable code corresponding to the selected service identifier from the server," "using the Downloadable code to identify and initiate a network communications path from the browser to a service corresponding to the selected service identifier," and "using the Downloadable code to interface with the service." Accordingly, the location of the service need not be known by the remote client, since the Downloadable code identifies a network connection path to the service. The interface need not be previously loaded onto

the remote client, since the Downloadable code includes the interface. The user need only know the location of the server, which stores the Downloadable code.

The Examiner asserts that Weber teaches using Downloadable code to establish a communications link with a service, and points to col. 57 lines 20 et seq., col. 58 lines 28 et seq., col. 61 lines 61-67 and col. 62 lines 15-18. Generally, Weber teaches obtaining generic vPOS software to interface with banks, and customization software to interface with a particular bank. Weber does not teach selection of a service identifier, does not teach Downloadable code corresponding to the selected service identifier, does not teach using the Downloadable code to connect to or interface with a service.

Col. 57 lines 20 et seq. discuss an overview of the vPOS architecture as including a terminal interface CGI connected across an internet to a vPOS OLE server, which is connected to a gateway server. The overview highlights the notion of customization of the vPOS, interaction and authentication. However, the vPOS is located on the merchant computer, not on the user's computer. The vPOS is previously loaded onto the merchant's computer and is not downloadable at runtime. The vPOS is customized per bank specifications, not per user specifications. There is no central site storing service identifiers and corresponding Downloadable code.

Col. 58 lines 28 et seq. discuss parameter download and channels. However, the language does not discuss using Downloadable code to connect to or interface with a service.

Col. 61 lines 61-67 indicate that bank-specific customization software can be downloaded to customize the vPOS software for a particular bank. According to lines 56-57, the vPOS software is "already-obtained." The vPOS software is not downloaded on the fly and still needs to be customized by customization software, so that the vPOS software can interface with a particular bank.

Col. 62 lines 15-18 discuss that the merchant can connect to the VeriFone Test Gateway by selecting the option from the vPOS terminal home page, after the certificate has been installed in the merchant's computer. The language does not teach receipt of

Downloadable code for connecting to the and interfacing with a service corresponding to a selected identifier.

Claims 8, 22, 30, 43 and 44, as amended, similarly claim “initiating a communications link between a browser... and a server,” “forwarding identification information to the server,” “receiving configuration data corresponding to the identification information from the server,” and “using... the configuration data to configure attributes on the client.” As claimed, the client is configured based on the identification information provided. The Examiner suggests that Weber teaches personalizing the remote client to include user-preferred configuration parameters, and points to col. 37 lines 22-25, col. 38 lines 54 et seq., col. 63 lines 2-6, col. 62 lines 62-68, col. 61 lines 61-67, col. 60 lines 61-67, col. 58 lines 15 et seq., col. 57 lines 20-65 and col. 31 lines 15 et seq. As stated above, Weber teaches customization of the merchant’s computer in accordance with the bank’s specifications. Weber does not teach sending identification information, does not teach receiving configuration information corresponding to the identification information provided, and does not teach a server storing configuration information corresponding to identification information.

Col. 37 lines 22-25 indicate that vPOS configuration data is used to configure the behavior of the vPOS. The vPOS configuration data is not user specific or “based on the identification information provided.”

Col. 38 lines 54 et seq. discuss downloading the vPOS configuration data, but do not teach this configuration data.

Col. 63 lines 2-6 indicate that the vPOS can be customized. However, col. 62 lines 38-49 state,

The extended terminal administration program in vPOS receives a list of the customizations from the Test Gateway that must be performed to specialize the vPOS for a specific bank. Some of these customizations are mandatory, while others are optional. In function block 5030, the vPOS advises the merchant of the customizations, prompting for any choices that must be made by the merchant. The merchants actions at this point drive decision block 5035, in which the vPOS either returns itself to the “generic” state and terminates the interaction, or begins the configuration

of the vPOS, depending on the merchant's confirmation of the request to begin the configuration. [Emphasis added.]

The vPOS is customized according to the specifications of each particular bank, not according to the identification information provided, e.g., the user.

Col. 62 lines 62-68 indicate that the customizations are downloaded. However, as stated above, the customizations are not user specific.

Col. 61 lines 61-67 indicate that bank-specific customization software can be downloaded to customize the vPOS software for a particular bank. The customization software does not include this configuration information.

Col. 60 lines 61-67 indicate that there must be a separate mechanism for initiating a message from a gateway, such as to download new parameters. Nowhere in the language does it specify that the new parameters include configuration data for creating a user-specific interface.

Col. 58 lines 15 et seq. indicate that executables are launched by a web page. This language does not teach personalizing the remote client to include user-preferred configuration parameters.

Col. 57 lines 20-65 discuss an overview of the vPOS architecture as including a terminal interface CGI connected across an internet to a vPOS OLE server, which is connected to a gateway server. The overview highlights the notion of customization, interaction and authentication. However, the language does not discuss having a central site, which uploads configuration information for establishing an interface corresponding to the identification information provided.

Col. 31 lines 15 et seq. discuss downloading the vPOS configuration information from the host to set up the vPOS in the event the configuration data is changed. The language does not teach having configuration data corresponding to the identification information provided.

Accordingly, Applicant respectfully submits that, for at least the above-identified reasons, independent claims 1, 8, 15, 22, 29, 30, 38, 43 and 44 are allowable over Weber. For at least the same reasons, Applicant respectfully submits that dependent claims 2-7, 9-14, 16-21, 23-28, 39-42 and 45-50 are also allowable over Weber. Applicant respectfully requests that the rejection under § 103(a) of claims 1-30 and 38-50 as unpatentable over Weber be withdrawn.

### 35 USC § 103 Rejection over Gish

In paragraphs 5 and 6, the Examiner rejected claims 1-30 and 38-50 under 35 USC § 103(a) as unpatentable over Gish.

Gish teaches a system for connecting to an application program on the server using a front end program and a back end program. The front end program is downloaded to the client, and executed. The front end program connects to the back end program and communicates via the back end program with the application program.

Claims 1, 15, 29, 38 and 44, as amended, similarly claim “using the Downloadable code to identify and initiate a network communications path from the browser to a service corresponding to the selected service identifier.” The application programs in Gish are provided only by the server. Accordingly, the network communications path to the Gish server is known by the client. The claimed invention receives Downloadable code, which provides the addresses needed so that the client can communicate with the service, regardless of its location. For example, if the service is offered on another computer, the Downloadable code will include the addresses needed to establish a network communications path to the third computer. Gish does not teach or suggest “using the Downloadable code to identify and initiate a network communications path from the browser to a service corresponding to the selected service identifier.” Applicant respectfully submits claims 1, 15, 29, 38 and 44, as amended, are allowable over Gish. For at least these reasons, Applicant submits that claims 1-7, 16-21, 39-42 and

45-50 dependent therefrom are also allowable. Applicant request the rejection be withdrawn.

Claims 8, 22, 30, 43 and 44, as amended, similarly claim “initiating a communications link between a browser... and a server,” “forwarding identification information to the server,” “receiving configuration data corresponding to the identification information from the server,” and “using... the configuration data to configure attributes on the client.” As claimed, the client is configured based on the identification information provided. The Examiner suggests that Gish teaches configuring or customizing a user interface to define a title by the page or to define where the applet would appear on the page or the like by configuring a configuration file which provides tags to define the necessary information. The Examiner points to col. 47 lines 59 et seq., col. 48 lines 1 et seq., and col. 52 lines 53-60.

Col. 47 lines 59 et seq. discuss authenticating the user and notes that, to provide information about the location and names of program components, the Access Layer relies on an application configuration file. Gish does not teach or suggest sending configuration data corresponding to the identification information provided.

Col. 48 lines 1 et seq. discuss customizing the configuration file, so that it generates a customized HTML file to hold the Presentation Engine. Again, Gish does not teach or suggest sending configuration data corresponding to the identification information provided.

Col. 52 lines 53-60 discuss using a properties file to set what applications are returned to the client. Yet again, Gish does not teach or suggest sending configuration data corresponding to the identification information provided.

Applicant respectfully submits that claims 8, 22, 30, 43 and 44 are allowable over Gish. For at least these reasons, Applicant submits that claims 9-14, 23-28 and 45-50 dependent therefrom are also allowable over Gish. Applicant requests the rejection be withdrawn.

For at least these reasons, Applicant submits that claims 1-30 and 38-50 are non-obvious over the art of record, and respectfully requests the rejection under 35 USC § 103 be withdrawn.

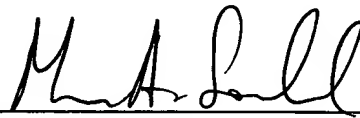
If the Examiner has any questions or needs any additional information, the Examiner is invited to telephone the undersigned attorney at (650) 843-3392.

If for any reason an insufficient fee has been paid, the Assistant Commissioner is hereby authorized to charge the insufficiency to Deposit Account No. 05-0150.

Respectfully Submitted,  
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